
PROFESSIONAL COMPETENCY EXAMINATION
CERTIFIED FINANCIAL PLANNER®
CASE STUDY 1 – 21 SEPTEMBER 2023

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FACTS OF THE CASE STUDY

You are an authorised Category I Financial Service Provider who runs your own financial planning practice as a natural person. You do not receive or hold client financial products or funds of or on behalf of a client.

Richard De Beer, aged 46, and his wife, Mary De Beer, aged 44, have met with you for the first time to discuss several issues that require clarification. Richard and Mary are married in community of property. They have two sons, Lucas (who is a chemical engineer, 22 and not financially dependent on his parents) and Alexi (a 15-year-old Grade 9 learner).

Richard's Employment at Great Works (Pty) Ltd.

Richard has dedicated 12 years of his professional life to his position at Great Works (Pty) Ltd, a tenure that has been both rewarding and challenging. However, he increasingly feels that he has hit a career plateau within the organisation, seeing minimal opportunities for further professional or personal growth. Despite his proactive approach to try and elevate his department, his suggestions for innovative strategies have unfortunately fallen on deaf ears, often being dismissed by management as overly ambitious and impractical. This has left him contemplating his long-term prospects at the company. As of now, Richard enjoys a fairly comfortable remuneration package, earning R80,000 per month. He is a contributing member of the Great Works pension fund, which, after his years of consistent contributions, has grown to a respectable R1,736,885. Nonetheless, the stagnant work environment has Richard

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W. A. Swan, Bill Swan



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Model Driven Engineering Languages and Systems Jon Whittle, Tony Clark, Thomas Kühne, 2011-10-12 This book constitutes the refereed proceedings of the 14th International Conference on Model Driven Engineering Languages and Systems MODELS 2011 held in Wellington New Zealand in October 2011 The papers address a wide range of topics in research foundations track and practice applications track For the first time a new category of research papers vision papers are included presenting outside the box thinking The foundations track received 167 full paper submissions of which 34 were selected for presentation Out of these 3 papers were vision papers The application track received 27 submissions of which 13 papers were selected for presentation The papers are organized in topical sections on model transformation model complexity aspect oriented modeling analysis and comprehension of models domain specific modeling models for embedded systems model synchronization model based resource management analysis of class diagrams verification and validation refactoring models modeling visions logics and modeling development methods and model integration and collaboration

Intelligent Information Technologies: Concepts, Methodologies, Tools, and Applications Sugumaran, Vijayan, 2007-11-30 This set compiles more than 240 chapters from the world's leading experts to provide a foundational body of research to drive further evolution and innovation of these next generation technologies and their applications of which scientific technological and commercial communities have only begun to scratch the surface [The Complete Guide to Managing Your Parents' Finances When They Cannot](#) W. A. Swan, Bill Swan, 2009-10-30 A comprehensive guide to manage the finances of aging parents discussing what to expect and providing step by step instructions to protect their assets evaluate their income understand social security do their taxes and fulfill their wishes **A Blueprint for Greenhouse Gas Reduction** Rengasamy Kasinathan, Arun Kanchan, 2025-09-30 This comprehensive book details greenhouse gas GHG emissions across a range of sources sectors and countries with particular emphasis on the United States and other developed nations It presents an in depth analysis covering the roles of industries policymakers and regulatory frameworks in contributing to and mitigating GHG emissions The authors discuss emission measurement and monitoring methodologies supported by real life case studies illustrating how corporations policymakers and industry leaders can implement responsible decarbonization strategies Additionally it covers the critical verification aspect of enforcing climate policies and regulations Features Provides a detailed sector wise breakdown of GHG emissions across energy transportation industry and agriculture Explains the scientific basis of emissions and their regulatory frameworks governing them under global agreements such as the Paris Agreement and U S EPA policies Presents recommendations for energy efficient strategies and key actions that industries and policymakers can adopt to reduce GHG emissions Highlights AI big data and IoT as tools for carbon monitoring and emission tracking Offers guidance for professionals and scholars on estimating emissions and implementing reduction methods at both organizational and policy levels This book is essential for environmental and energy

professionals policymakers corporate sustainability officers researchers and industry leaders engaged in emissions reduction regulatory compliance and climate policy It is also a valuable resource for EHS personnel facility administrators students and faculty studying and teaching the environmental impacts of GHG emissions **Agent-Oriented Methodologies**

Henderson-Sellers, Brian, Giorgini, Paolo, 2005-04-30 The book presents analyzes and compares the most significant methodological approaches currently available for the creation of agent oriented software systems Provided by publisher

Proceedings of the XVI International symposium Symorg 2018 Nevenka Žarkić-Joksimović, Sanja Marinković, 2018-06-12

Advances in Carbon Management Technologies Subhas Sikdar, Frank Princiotta, 2020-03-19 Advances in Carbon Management Technologies comprises 43 chapters contributed by experts from all over the world Volume 1 of the book containing 23 chapters discusses the status of technologies capable of yielding substantial reduction of carbon dioxide emissions from major combustion sources Such technologies include renewable energy sources that can replace fossil fuels and technologies to capture CO₂ after fossil fuel combustion or directly from the atmosphere with subsequent permanent long term storage The introductory chapter emphasizes the gravity of the issues related to greenhouse gas emission global temperature correlation the state of the art of key technologies and the necessary emission reductions needed to meet international warming targets Section 1 deals with global challenges associated with key fossil fuel mitigation technologies including removing CO₂ from the atmosphere and emission measurements Section 2 presents technological choices for coal petroleum and natural gas for the purpose of reducing carbon footprints associated with the utilization of such fuels Section 3 deals with promising contributions of alternatives to fossil fuels such as hydropower nuclear solar photovoltaics and wind Chapter 19 of this book is freely available as a downloadable Open Access PDF at <http://www.taylorfrancis.com> under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4.0 license *Information Systems for Crisis*

Response and Management in Mediterranean Countries Narjès Bellamine Ben Saoud, Carole Adam, Chihab Hanachi, 2015-10-15 This book constitutes the refereed proceedings of the Second International Conference on Information Systems for Crisis Response and Management in Mediterranean Countries ISCRAM med 2015 held in Tunis Tunisia in October 2015 The objectives of the ISCRAM med conference are to provide an outstanding opportunity and an international forum for local and international researchers practitioners and policy makers to address and discuss new trends and challenges with respect to information systems for crisis response and disaster management The 14 full papers and 4 short papers presented in this volume were carefully reviewed and selected from 41 submissions They are organized in topical sections on social computing modeling and simulation information and knowledge management engineering of emergency management systems and decision support systems and collaboration *Case Studies in Cell Biology* Merri Lynn

Casem, 2016-03-15 Case Studies in Cell Biology presents real world scenarios to help readers use science process and reasoning skills The case studies require application and analyzation of concepts beyond rote memory of biological concepts

The book is based on the student learning outcomes from the American Society for Cell Biology offering practical application for both the classroom and research laboratory Guides the reader in applying knowledge directly to real world scenarios Includes case studies to bridge foundational cell biological concepts to translational science Aids students in synthesizing information and applying science processes

Rattiner's Review for the CFP(R) Certification Examination, Fast Track Study Guide Jeffrey H. Rattiner, 2003-07-30 A CFP Study Guide that delivers what you need to succeed This quick study guide for candidates preparing to take the CFP Certification Examination covers the bare bones essentials needed to pass this challenging exam in a logical and easy to absorb manner Covering some of the most important disciplines of financial planning insurance employee benefit investment income tax retirement estate and general planning this text provides a no nonsense approach to studying that includes A highly logical and efficient format An in depth outline of core essentials Explanations of all relevant exposures complete with solutions and practical examples Key points exam tips multiple choice and mini case study questions Mnemonic devices and study techniques to reinforce key points A format that directly parallels the CFP Board s topic requirements and more Order your copy today

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